

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE**

ROMUALD ZUCHOWSKI,

**Plaintiff,**

VS.

COMMUNITY LOAN SERVICING LLC  
and any and all persons known or unknown  
claiming an interest.

## Defendants.

CASE NO. 2:21-cv-00269

**COMMUNITY LOAN SERVICING, LLC'S  
MOTION TO DISMISS PLAINTIFF'S  
COMPLAINT FOR FAILURE TO STATE A  
CLAIM UPON WHICH RELIEF CAN BE  
GRANTED; MEMORANDUM OF POINTS  
AND AUTHORITIES IN SUPPORT  
THEREOF**

**NOTE ON MOTION CALENDAR: March 26, 2021**

COMES NOW, Community Loan Servicing, LLC (“CLS”), by and through its undersigned counsel, and moves this Court for an order dismissing Romuald Zuchowski’s (“Plaintiff”) Complaint (“Complaint”) against it, with prejudice, pursuant to Federal Rule of Civil Procedure (“FRCP”) 12(b)(6) for failure to state a claim upon which relief can be granted against CLS. CLS’s Motion to Dismiss (“Motion”) is based upon the following memorandum of points and authorities and upon any further briefing or oral argument that the Court may require.

1                   **MEMORANDUM OF POINTS AND AUTHORITIES**

2                   **I.**

3                   **INTRODUCTION**

4                  Through his complaint, Plaintiff seeks to quiet title to real property and “removing and  
5 forever barring [CLS] from any title claims to the subject property.” Plaintiff’s claim is premised on  
6 his contention that certain assignments of a deed of trust recorded against the subject property  
7 contain “fatal errors.”

8                  Plaintiff’s claim to quiet title fails, as a matter of law because:

- 9                  1.       CLS does not allege that it holds “equity title” to the Property. Rather, CLS holds a  
10                 lien against the Property in the form of a deed of trust.
- 11                 2.       Plaintiff does not allege that he paid the amounts owed under loan evidenced by the  
12                 promissory note and deed of trust or even that he has the ability to pay.
- 13                 3.       Plaintiff lacks standing to challenge the assignments in question.
- 14                 4.       Plaintiff lacks standing to prosecute his claims because they are property of his  
15                 bankruptcy estate.

16                  Based on the foregoing, and as discussed in further detail below, Plaintiff’s complaint against  
17 CLS must be dismissed, with prejudice, for failure to state a claim upon which relief can be granted.

18                   **II.**

19                   **STATEMENT OF FACTS**

20                 1.       Plaintiff acquired title to the property commonly known as 931 S.32<sup>nd</sup> St., Renton,  
21 Washington 98055 [APN: 948576-0100] (“Property”) via a quitclaim deed recorded on December  
22 15, 2004. *See* Complaint, p. 2, Section II, ¶ 1.

23                 2.       On December 10, 2004, Plaintiff signed a promissory note (“Note”) and deed of trust  
24 (“Deed of Trust”) in the original, principal amount of \$218,800 (the Note and Deed of Trust are  
25 collectively referred to herein as the “Loan.”). *See* Complaint, p. 2, Section II, ¶ 2 and Complaint,  
26 Exhibits “2” and “3.”

27                 3.       Assignments of the Deed of Trust were recorded against the Property on March 20,  
28 2006, September 18, 2007, and August 14, 2017. *See* Complaint, Exhibits “9,” “10,” and “4,”

respectively.”

4. On June 6, 2019, Plaintiff filed a voluntary chapter 7 petition under Title 11 of the United States Code as United States Bankruptcy Court for the Western District of Washington, Seattle Division case number 19-12129-TWD (“Bankruptcy Case”). The Bankruptcy Case was dismissed on October 21, 2019. A true and correct copy of the case docket from the Bankruptcy Case is attached hereto as Exhibit “1.”

5. On June 19, 2020, Plaintiff filed his sworn bankruptcy schedules. Plaintiff did not identify any potential claims in connection with the Note, Deed of Trust, or Loan in his bankruptcy schedules. True and correct copies of Plaintiff's sworn bankruptcy schedules are attached hereto as Exhibit "2."

6. On September 16, 2020, Bayview Loan Servicing, LLC changed its name to Community Loan Servicing, LLC. A true and correct copy of the State of Delaware Certificate of Amendment reflecting the name change is attached hereto as Exhibit “3.”<sup>1</sup>

III.

## DISCUSSION

**A. The Standard for a Motion to Dismiss Under FRCP 12(b)(6).**

The purpose of a motion to dismiss pursuant to Federal Rule of Civil Procedure (“FRCP”) 12(b)(6) is to test the legal sufficiency of the complaint. *N. Star Int'l v. Ariz. Corp. Comm'n*, 720 F.2d 578, 581 (9th Cir. 1983). Review is limited to the contents of the complaint. *Clegg v. Cult Awareness Network*, 18 F.3d 752, 754 (9th Cir. 1994). However, exhibits attached to the complaint, as well as matters of public record may be considered in determining whether dismissal was proper without converting to the motion to one for summary judgment. See *Parks School of Business, Inc. v. Symington*, 51 F.3d 1480, 1484 (9th Cir.1995); *Mack v. South Bay Beer Distributors, Inc.*, 798 F.2d 1279, 1282 (9th Cir.1986); *Emrich v. Touche Ross & Co.*, 846 F.2d 1190, 1198 (9th Cir. 1988).

In this case, the First, Second, and Third Notices of Discontinuance and the Judicial Foreclosure Complaint are matters of public record, of which this Court may take judicial notice. As

<sup>1</sup> CLS respectfully requests that the Court take judicial notice of the publicly available documents attached as exhibits hereto pursuant to Federal Rule of Evidence 201.

1 such, these documents may be considered without converting the FRCP 12(b)(6) motion to a motion  
 2 for summary judgment. *See, e.g., Branch v. Tunnell*, 14 F.3d 449, 453-454 (9th Cir. 1994).

3 The purpose of a FRCP 12(b)(6) motion to dismiss for failure to state a claim upon which  
 4 relief can be granted is to test the legal sufficiency of a complaint so as to eliminate those actions  
 5 “which are fatally flawed in their legal premise and designated to fail, thereby sparing litigants the  
 6 burden of unnecessary pretrial and trial activity.” *Young v. City of St. Charles*, 244 F.3d 632, 627  
 7 (8<sup>th</sup> Cir. 2001) (quoting *Neitzke v. Williams*, 490 U.S. 319, 326-27 (1989)). A complaint must be  
 8 dismissed for failure to state a claim if it does not plead “enough facts to state a claim for relief that  
 9 is plausible on its face.” *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544, 560 (2007) (abrogating the  
 10 traditional “no set of facts” standard set forth in *Conley v. Gibson*, 355 U.S. 41, 45-46 (1957)). A  
 11 petition need not provide specific facts to support its allegations, *Erickson v. Pardus*, 551 U.S. 89, 93  
 12 (2007) (per curiam), but “must include sufficient factual information to provide the ‘grounds’ on  
 13 which the claim rests, and to raise a right to relief above a speculative level.” *Schaaf v. Residential*  
 14 *Funding Corp.*, 517 F.3d 544, 549 (8<sup>th</sup> Cir. 2008), cert. denied, 129 S.Ct. 222 (2008) (quoting  
 15 *Twombly*, 550 U.S. at 555-56).

16 The FRCP 8 pleading standard demands more than “an unadorned, the defendant unlawfully  
 17 harmed me accusation.” *Ashcroft v. Iqbal*, 556 U.S. 662, 129 S.Ct. 1937, 1949, 173 L.Ed.2d 868  
 18 (2009) (citing *Twombly*, 550 U.S. at 555). A complaint that offers nothing more than naked  
 19 assertions will not suffice. To survive a motion to dismiss, a complaint must contain sufficient  
 20 factual matter, which if accepted as true, states a claim to relief that is “plausible on its face.” *Iqbal*,  
 21 129 S.Ct. at 1949. Facial plausibility exists if the pleader pleads factual content that allows the court  
 22 to draw the reasonable inference that the defendant is liable for the misconduct alleged. *Id.*  
 23 Plausibility does not equal “probability,” but plausibility requires more than a sheer possibility that a  
 24 defendant has acted unlawfully. *Id.* “Where a complaint pleads facts that are ‘merely consistent’  
 25 with a defendant’s liability, it ‘stops short of the line between possibility and plausibility of  
 26 ‘entitlement to relief.’” *Id.*

27 In deciding a motion to dismiss under FRCP 12(b)(6), the Court must construe the facts  
 28 alleged in the complaint in the light most favorable to the drafter of the complaint and the Court

1 must accept all well-pleaded factual allegations as true. *Schwartz v. U.S.*, 234 F.3d 428, 435 (9<sup>th</sup> Cir.  
2 2000). A dismissal under FRCP 12(b)(6) may be based on the lack of a cognizable legal theory or  
3 on the absence of sufficient facts alleged under a cognizable legal theory. *Navarro v. Block*, 250  
4 F.3d 729, 732 (9<sup>th</sup> Cir. 2001). The Court is not required “to accept as true, allegations that are  
5 merely conclusory, unwarranted deductions of fact, or unreasonable inferences.” *Sprewell v. Golden  
6 State Warriors*, 266 F. 3d 979, 988 (9<sup>th</sup> Cir. 2001). Courts will not “assume the truth of legal  
7 conclusions merely because they are cast in the form of allegations.” *Warren v. Fox Family  
8 Worldwide, Inc.*, 328 F.3d 1136, 1139 (9<sup>th</sup> Cir. 2003). Furthermore, courts will not assume that  
9 plaintiffs “can prove facts which [they have] not alleged, or that defendants have violated...laws in  
10 ways that have not been alleged.” *Assoc. Gen. Contractors of Cal., Inc. v. Cal. State Council of  
11 Carpenters*, 459 U.S. 519, 526 (1983).

**B. Plaintiff's Claim to Quiet Title to the Property Must be Dismissed.**

#### **1. CLS Does Not Allege That it Holds “Equity Title” to the Property.**

14 Plaintiff contends that “CLS alleges to hold equity title of subject property by way of a  
15 Corporate Assignment of Deed of Trust.” However, CLS does not allege that it holds title or “equity  
16 title” to the Property. Rather, CLS holds a lien against the Property in the form of the Deed of Trust.  
17 Therefore, to the extent that Plaintiff’s claims are premised on his mistaken belief that CLS claims to  
18 hold title or “equity title” to the Property, they must be dismissed, with prejudice.

## **2. Plaintiff Fails to Allege Tender of the Amounts Owed Under the Loan.**

To maintain a quiet title action against a mortgagee, a plaintiff must first pay the outstanding debt on which the subject mortgage is based. *See Evans v. BAC Home Loans Servicing LP*, No. C10-0656-RSM, 2010 WL 5138394, at \*3 (W.D. Wash. 2010) (“Plaintiffs cannot assert an action to quiet title against a purported lender without demonstrating they have satisfied their obligations under the Deed of Trust.”). In *Evans*, Judge Martinez explained the basis for establishing a bright-line rule that a plaintiff may not use a quiet title action to void a lien:

"The logic of such a rule is overwhelming. Under a deed of trust, a borrower's lender is entitled to invoke a power of sale if the borrower defaults on its loan obligations. As a result, the borrower's right to the subject property is contingent upon the borrower's satisfaction of loan

1 obligations. . . it would be unreasonable to allow a borrower to bring an  
 2 action to quiet title against its lender without alleging satisfaction of  
 3 those loan obligations.”

4  
 5 *Id.*, at \*4.

6  
 7 Here, Plaintiff does not allege that he paid the amounts owed under Loan or even that he has  
 8 the ability to pay. Therefore, his quiet title claim fails as a matter of law and should be dismissed,  
 9 with prejudice, and without leave to amend.

10       **3. Plaintiff Lacks Standing to Challenge the Assignments.**

11 Plaintiff’s claim to quiet title, which is premised on the failure of the assignments of the deed  
 12 of trust, fails as a matter of law. Assignments are not required in Washington in order to enforce the  
 13 terms of a deed of trust and the promissory note that it secures. Whether the assignment is properly  
 14 executed or even executed at all does not affect the lender’s right to enforce the deed of trust based  
 15 on the borrower’s breach of the loan terms. *See Trujillo v. Nw. Trustee Services, Inc.*, 181 Wn. App.  
 16 484, 496-502, 326 P.3d 768 (2014), *reversed in part*, 2015 WL 943982, 183 Wn.2d 820, 355 P.3d  
 17 1100 (Wash. Aug. 20, 2015); *In re Butler*, 512 B.R. 643, 656 (Bankr. W.D. WA 2014) (under the  
 18 deed of trust act, “a security interest follows the obligation it secures,” and this is true whether the  
 19 deed of trust was assigned properly or at all); *In re Jacobson*, 402 B.R. 359, 367 (Bankr. W.D. WA  
 2009) (“only the holder of the obligation secured by the deed of trust is entitled to foreclose....  
 21 [T]ransfer of the note carries with it the security, without any formal assignment or delivery”).

22 Further, even if Plaintiff could establish an argument supporting the alleged invalidity of an  
 23 assignment, he could not challenge the assignment because, as an unrelated third party to the alleged  
 24 transfer, Plaintiff lacks standing to enforce such agreements. *See Ogorsolka v. Residential Credit  
 25 Solutions, Inc.*, No. 2:14-CV-00078-RSM, 2014 WL 2860742, at \*8-9 (W.D. Wash. June 23,  
 26 2014):

27  
 28 “Plaintiffs do not allege that they were investors in a trust or a  
 29 party to any purchase and sale agreement and as third party  
 30 borrowers, they lack standing to enforce any terms of the pooling  
 31 and services agreement ...”

32 Plaintiff is a third party to agreements related to the transfer of the Loan. Accordingly,

1 Plaintiff generally cannot enforce assignments of the Deed of Trust even assuming, *arguendo*, that  
 2 an assignment was defective. *See, e.g., Ukpoma v. U.S. Bank Nat. Ass'n*, 2013 WL 1934172, \*3  
 3 (E.D. Wash. May 9, 2013) ("Even assuming for the sake of argument that the assignments [of a deed  
 4 of trust] were fraudulently executed, Plaintiff, as a third party, lacks standing to challenge them.");  
 5 *Borowski v. BNC Mortg., Inc.*, 2013 WL 4522253 (W.D Wash. Aug. 27, 2013) (same); *Hummel v.*  
 6 *Nw. Tr. Servs., Inc.*, 180 F. Supp. 3d 798, 806 (W.D. Wash. 2016) (citing *Andrews v. Countrywide*  
 7 *Bank, NA*, 95 F. Supp. 3d 1298, 1301-02 (W.D. Wash. 2015) (collecting cases), *reconsideration*  
 8 *denied*, No. C15-0428JLR, 2015 WL 12085856 (W.D. Wash. Apr. 7, 2015)). *See Gelinas v. U.S.*  
 9 *Bank, NA*, No. 16-1468JLR, 2017 WL 553277, at \*6 (W.D. Wash. Feb. 10, 2017), *reconsideration*  
 10 *denied*, No. C16-1468JLR, 2017 WL 908218 (W.D. Wash. Mar. 7, 2017), *aff'd sub nom. Gelinas v.*  
 11 *U.S. Bank for LSF9 Master Participation Tr.*, 713 F. App'x 637 (9th Cir. 2018) (Gelinases did not  
 12 allege facts from which the court could reasonably infer that they would have to pay the debt twice);  
 13 *Hayes v. Deutsche Bank Nat'l Tr. Co.*, No. 3:16- CV-05736-RJB, 2016 WL 7387101, at \*3 (W.D.  
 14 Wash. Dec. 21, 2016) (Court rejects argument that borrower was at real and genuine risk of paying  
 15 the same debt twice when only supporting theory was allegedly improper assignment of loan  
 16 documents).

17 Plaintiff does not allege that he is at risk of paying the same debt twice, and, regardless, the  
 18 lien evidenced by the Deed of Trust does not depend on the validity of an assignment. Plaintiff's  
 19 allegations of purported defective assignments have no effect on the Deed of Trust, and, in any  
 20 event, he lacks standing to challenge the validity of the assignments in the first place. Because no  
 21 conceivable amendment will remedy these defects, Plaintiff's claim to quiet title should be  
 22 dismissed, with prejudice, and without leave to amend.

23       **C.     Plaintiff Lacks Standing to Prosecute His Claims Because They are Property of**  
 24       **His Bankruptcy Estate.**

25       Property of the bankruptcy estate includes causes of action belonging to a debtor as of the  
 26 commencement of the bankruptcy case. *Cusano v. Klein* (2001) 264 F.3d 936, 945 (9<sup>th</sup> Cir.); *Sierra*  
 27 *Switchboard Co. v. Westinghouse Elec. Corp.* (1986) 789 F.2d 705, 708 (9<sup>th</sup> Cir.). Thus, in the  
 28 bankruptcy context, because the bankruptcy trustee controls the bankruptcy estate, it is the real

1 party in interest in the suits that belong to the estate. *Griffin v. Allstate Ins. Co.*, 920 F.Supp. 127,  
 2 130 (C.D. Cal. 1996) [citing *Sierra Switchboard Co. v. Westinghouse Elec. Corp.*, 789 F.2d 705,  
 3 708 n. 1 (9<sup>th</sup> Cir. 1986)]. Moreover, any property of the estate that was not scheduled remains  
 4 property of the estate notwithstanding closure of the case. *Cloud v. Northrop Grumman Corp.*  
 5 (1998) 67 Cal. App. 4th 995, 1003 (internal citations omitted). See also 11 U.S.C. § 554(d)  
 6 (property of the estate that is not abandoned under 11 U.S.C. § 554 and that is not administered in  
 7 the case remains property of the estate).

8 Here, Plaintiff claims that he holds title to the Property free and clear of the Deed of Trust  
 9 based on certain invalid assignments recorded prior to the filing of his Bankruptcy Case. Thus, at  
 10 the time that he filed his Bankruptcy Case, any interest that he had in the Property and any claims  
 11 that he had against CLS, or its predecessors-in-interest, became property of his bankruptcy estate.  
 12 Such interest and causes of action remain property of his bankruptcy estate because Plaintiff failed to  
 13 schedule them. Consequently, only the bankruptcy trustee has standing to assert such interest and  
 14 raise such claims and Plaintiff's Complaint should be dismissed, with prejudice, pursuant to FRCP  
 15 12(b)(6).

#### 16 IV.

#### 17 CONCLUSION

18 The Complaint must be dismissed because it fails, in its entirety, to state any cause of action  
 19 on which relief can be granted against CLS. CLS submits that the Complaint should be dismissed  
 20 with prejudice because its defects cannot be cured by further amendment.

21 Dated: March 3, 2021

Respectfully Submitted,

22 MALCOLM ♦ CISNEROS, A Law Corporation

23 By: /s/ Nathan F. Smith

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**EXHIBIT 1**

MEANSNO, DebtEd, Repeat, IneligNtc, CLOSED

**U.S. Bankruptcy Court  
Western District of Washington (Seattle)  
Bankruptcy Petition #: 19-12129-TWD**

*Assigned to:* Timothy W. Dore  
Chapter 7  
Voluntary  
No asset

*Date filed:* 06/06/2019  
*Date terminated:* 11/13/2019  
*Debtor dismissed:* 10/21/2019  
*341 meeting:* 07/02/2019 10:00 AM  
*Complaint Deadline:* 09/03/2019

*Debtor disposition:* Dismissed for Other Reason

**Debtor**

**Romuald Zuchowski**

PO Box 59142  
Renton, WA 98058  
KING-WA  
SSN / ITIN: [REDACTED]  
Tax ID / EIN: [REDACTED]

*aka* Roman Zuchowski  
*dba* R and I Enterprises Services  
*dba* Terrapax Inc

represented by **Romuald Zuchowski**  
PRO SE

**Trustee**

**Nancy L James**  
15008 63rd Dr SE  
Snohomish, WA 98296  
425-485-5541

represented by **Rory C Livesey**  
Livesey Law Firm  
600 Stewart St Ste 1908  
Seattle, WA 98101-2656  
206-441-0826  
Email: [rory@liveslaw.com](mailto:rory@liveslaw.com)

**US Trustee**

**United States Trustee**  
700 Stewart St Ste 5103  
Seattle, WA 98101  
(206) 553-2000

Filing Date	#	Docket Text
06/06/2019	<a href="#">1</a> (21 pgs)	Chapter 7 Voluntary Petition, Individual . Statement of Financial Affairs due 6/21/2019. Schedules A-J due 6/21/2019. Summary of schedules due 6/21/2019. Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation Form 122A-1 (12/15) Due: 6/21/2019. Incomplete Filings due by 6/21/2019. Filed by Romuald Zuchowski (MEH) Additional attachment(s) added on 6/7/2019 (DLP). (Entered: 06/06/2019)
06/06/2019	2	Meeting of Creditors & Notice of Appointment of Interim Trustee James, Nancy L with 341(a) meeting to be held on 7/2/2019 at 10:00 AM at US Courthouse, US Courthouse, Room 4107, 700 Stewart St, Seattle, WA 98101. Complaint Deadline: 9/3/2019. (Heuerman, Mari) (Entered: 06/06/2019)

06/06/2019		Receipt of Chapter 7 Filing Fee - \$335.00 by MH. Receipt Number 231338. (admin) (Entered: 06/07/2019)
06/06/2019	3	Social Security Number(s) of Debtor(s) Submitted. PDF only viewable by court. Filed by Romuald Zuchowski . (DLP) (Entered: 06/07/2019)
06/06/2019	<u>4</u> (1 pg)	Certificate of Credit Counseling for Debtor . Filed by Romuald Zuchowski . (DLP) (Entered: 06/07/2019)
06/07/2019		** Repeat Filer ** for debtor Romuald Zuchowski Case Number <a href="#">10-22673</a> , Chapter 11 filed in Washington Western Bankruptcy Court on 10/21/2010 , Dismissed for Other Reason on 08/01/2011; Case Number <a href="#">11-21213</a> , Chapter 11 filed in Washington Western Bankruptcy Court on 09/22/2011 , Standard Discharge on 09/26/2018.(Admin) (Entered: 06/07/2019)
06/07/2019	<u>5</u> (1 pg)	Notice of Deficient Filing . (DLP) (Entered: 06/07/2019)
06/07/2019	<u>6</u> (2 pgs)	341 Meeting of Creditors Notice Sent to BNC for Mailing . (DLP) (Entered: 06/07/2019)
06/07/2019	<u>7</u> (1 pg)	ORDER to Show Cause for Eligibility for Discharge . Show Cause hearing date is set for 7/3/2019 at 09:30 AM at Judge Dore's Courtroom, U.S. Courthouse, Room 8106. (DLP) (Entered: 06/07/2019)
06/07/2019	<u>8</u> (2 pgs)	Debtor(s) Requirements to Send Documents to the Trustee. Sent to BNC for Mailing. (admin) (Entered: 06/07/2019)
06/09/2019	<u>9</u> (5 pgs)	BNC Certificate of Mailing - Meeting of Creditors (Related document(s) <a href="#">6</a> 341 Meeting of Creditors Sent to BNC for Mailing). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/09/2019	<u>10</u> (2 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">5</a> Notice of Deficient Filing). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/09/2019	<u>11</u> (2 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">7</a> Order to Show Cause). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/12/2019	<u>12</u> (3 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">8</a> Notice of Required Documents). Notice Date 06/12/2019. (Admin.) (Entered: 06/12/2019)
06/19/2019	<u>13</u> (42 pgs)	Balance of Schedules . Filed by Romuald Zuchowski . (Related document(s) <a href="#">1</a> Chapter 7 Voluntary Petition). (DLP) (Entered: 06/20/2019)
06/19/2019	<u>14</u> (12 pgs)	Chapter 7 Statement of Current Monthly Income Form 122A-1 , Chapter 7 Means Test Calculation Form 122A-2 . Filed by Romuald Zuchowski . (Related document(s) <a href="#">1</a> Chapter 7 Voluntary Petition). (DLP) (Entered: 06/20/2019)
06/21/2019	<u>15</u> (48 pgs)	Amending Schedules E/F (fee paid).. Filed by Romuald Zuchowski . (DLP) (Entered: 06/21/2019)
06/21/2019		Receipt of Amendment Filing Fee - \$31.00 by LC. Receipt Number 231462. (admin) (Entered: 06/22/2019)
06/28/2019	<u>16</u>	Request for Courtesy Notice of Electronic Filing . Filed by Lance E Olsen on

	(1 pg)	behalf of Courtesy NEF. (Olsen, Lance) (Entered: 06/28/2019)
07/03/2019		Minutes. Hearing Held 07/03/2019. Appearances: Romuald Zuchowski, Debtor; and his wife: Ivona Zuchowski. (related document(s): <a href="#">7</a> Order to Show Cause for Eligibility for Discharge) Debtor is not eligible for discharge. Court will prepare order. (SDU) (Entered: 07/03/2019)
07/03/2019	<a href="#">17</a> (1 pg)	 PDF with attached Audio File. Court Date & Time [ 7/3/2019 9:37:28 AM ]. File Size [ 7518 KB ]. Run Time [ 00:20:53 ]. ( <a href="#">7</a> Order to Show Cause for Eligibility for Discharge). (admin). (Entered: 07/03/2019)
07/03/2019	<a href="#">18</a> (12 pgs)	Debtor's Response to Order to Show Cause for Eligibility for Discharge (Related document(s) <a href="#">7</a> Order to Show Cause). .. Filed by Romuald Zuchowski . (DLP) (Entered: 07/03/2019)
07/03/2019	<a href="#">19</a> (6 pgs)	Debtor's Motion to Reopen formerly Discharged Bankruptcy re: 11-21213 .. Filed by Romuald Zuchowski (DLP) (Entered: 07/03/2019)
07/08/2019	<a href="#">20</a> (1 pg)	ORDER Denying Entry of Debtor's Discharge (Related document(s) <a href="#">7</a> Order to Show Cause). (DLP) (Entered: 07/08/2019)
07/09/2019		The trustee of this estate reports that the meeting of creditors was concluded and the trustee is investigating the existence and location of property of the estate not subject to exemptions or security interests. Debtor appeared. (James, Nancy) (Entered: 07/09/2019)
07/11/2019	<a href="#">21</a> (2 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">20</a> Order GENERIC). Notice Date 07/11/2019. (Admin.) (Entered: 07/12/2019)
07/16/2019		The duly appointed Chapter 7 Trustee, after reviewing the case docket and file and determining that no claims bar date has been fixed, hereby notifies the Clerk of the United States Bankruptcy Court that assets will be administered in the above captioned case. An appropriate notice should be given to creditors to file claims. Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/16/2019)
07/16/2019	<a href="#">22</a> (1 pg)	Notice to File Proof of Claim Due to Recovery of Assets. CLAIMS BAR DATE (Related document(s) Trustee's Notice of Assets on Case and Request to Set Claims Bar Date). Proof of Claims due by 10/21/2019 (admin) (Entered: 07/16/2019)
07/17/2019	<a href="#">23</a> (3 pgs)	Objection to Exemptions Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/17/2019)
07/19/2019	<a href="#">24</a> (4 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">22</a> Claims Bar Date). Notice Date 07/19/2019. (Admin.) (Entered: 07/19/2019)
07/30/2019	<a href="#">25</a> (4 pgs)	Application to Employ Rik Jones as Realtor .. Filed by Nancy L James on behalf of Nancy L James (James, Nancy) (Entered: 07/30/2019)
07/30/2019	<a href="#">26</a> (1 pg)	Declaration of <i>Rik Jones for employment</i> (Related document(s) <a href="#">25</a> Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	<a href="#">27</a>	Declaration of No Objection to <i>employment of realtor</i> (Related document(s) <a href="#">25</a>

	(1 pg)	Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	<a href="#">28</a> (1 pg)	Received UNSIGNED Order Forwarded to Chambers for Judge's Signature. Filed by James, Nancy. Related document <a href="#">25</a> (Entered: 07/30/2019)
07/30/2019	<a href="#">29</a> (2 pgs)	Application to Employ Rory Livesey as Attorney .. Filed by Nancy L James on behalf of Nancy L James (James, Nancy) (Entered: 07/30/2019)
07/30/2019	<a href="#">30</a> (1 pg)	Declaration of No Objection to <i>employment of attorney</i> (Related document(s) <a href="#">29</a> Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	<a href="#">31</a> (2 pgs)	Declaration of Attorney ( <i>Rory C. Livesey</i> ) of No Adverse Interest Under Bankruptcy Rule 2014 (Related document(s) <a href="#">29</a> Motion to Employ)... Filed by Rory C Livesey on behalf of Nancy L James. (Livesey, Rory) (Entered: 07/30/2019)
07/30/2019	<a href="#">32</a> (2 pgs)	Received UNSIGNED Order Forwarded to Chambers for Judge's Signature. Filed by James, Nancy. Related document <a href="#">29</a> (Entered: 07/30/2019)
07/31/2019	<a href="#">33</a> (2 pgs)	Ex Parte ORDER Granting Application to Employ Rory Livesey as Trustee's Attorney (Related Doc # <a href="#">29</a> ) . (DLP) (Entered: 07/31/2019)
08/01/2019	<a href="#">34</a> (1 pg)	Ex Parte ORDER Granting Trustee's Application to Employ Rik Jones as Real Estate Agent (Related Doc # <a href="#">25</a> ) . (DLP) (Entered: 08/01/2019)
08/16/2019	<a href="#">35</a> (1 pg)	Notice of Requirement to File Financial Management Course Certificate (admin) (Entered: 08/16/2019)
08/18/2019	<a href="#">36</a> (2 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">35</a> Notice to File Cert Fin Mgmt Course). Notice Date 08/18/2019. (Admin.) (Entered: 08/18/2019)
08/27/2019	<a href="#">37</a> (1 pg)	Request for Courtesy Notice of Electronic Filing . Filed by Lesley D Bohleber on behalf of Courtesy NEF. (Bohleber, Lesley) (Entered: 08/27/2019)
09/18/2019	<a href="#">38</a> (2 pgs)	Debtor's Motion to Voluntarily Dismiss Ch 7 Case. Certificate of Service . Filed by Romuald Zuchowski (DLP) (Entered: 09/18/2019)
09/26/2019	<a href="#">39</a> (2 pgs)	ORDER to Show Cause Why Case Should Not be Dismissed (Related document(s) <a href="#">38</a> Motion to Dismiss Ch 7 11 12 9). Show Cause hearing date is set for 10/25/2019 at 09:30 AM at Judge Dore's Courtroom, U.S. Courthouse, Room 8106. Objections due by 10/18/2019. (DLP) Copy sent to Debtor via BNC (Entered: 09/26/2019)
09/28/2019	<a href="#">40</a> (3 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">39</a> Order to Show Cause). Notice Date 09/28/2019. (Admin.) (Entered: 09/28/2019)
10/21/2019		Creditor matrix uploaded/added 1 creditor(s). (admin) (Entered: 10/21/2019)
10/21/2019	<a href="#">41</a> (1 pg)	ORDER Dismissing Case (Related document(s) <a href="#">39</a> Order to Show Cause). Sent to the BNC for mailing to pro se Debtor. (LWC) (Entered: 10/21/2019)
10/21/2019	<a href="#">42</a> (1 pg)	Notice of Dismissal. Sent to the BNC for mailing to all creditors . (LWC) (Entered: 10/21/2019)

10/22/2019	<a href="#">43</a>	Minutes. Hearing Date: 10/25/2019. (related document(s): <a href="#">39</a> Order to Show Cause Why Case Should Not be Dismissed ) Order Dismissing Case entered 1/21/2019. Hearing will not be held. (SDU) (Entered: 10/22/2019)
10/22/2019		Chapter 7 Trustee's Report of No Distribution: I, Nancy L James, having been appointed trustee of the estate of the above-named debtor(s), report that this case was dismissed or converted. I have neither received any property nor paid any monies on account of this estate. I hereby certify that the chapter 7 estate of the above-named debtor(s) has been fully administered through the date of conversion or dismissal. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 0 months. Assets Abandoned (without deducting any secured claims): Not Applicable, Assets Exempt: Not Applicable, Claims Scheduled: Not Applicable, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): Not Applicable. Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 10/22/2019)
10/23/2019	<a href="#">44</a> (4 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">42</a> Notice of Dismissal). Notice Date 10/23/2019. (Admin.) (Entered: 10/23/2019)
10/23/2019	<a href="#">45</a> (2 pgs)	BNC Certificate of Notice (Related document(s) <a href="#">41</a> Order Dismissing Case). Notice Date 10/23/2019. (Admin.) (Entered: 10/23/2019)
11/13/2019		CLOSED CASE. Order Closing Case. An order dismissing has been entered by the Court, and notice of the dismissal has been given to the debtor(s) and all creditors and all other required documentation having been entered; therefore, IT IS ORDERED that the within case be and the same is hereby closed . Mark L. Hatcher, Clerk . (DLP) (Entered: 11/13/2019)

PACER Service Center			
Transaction Receipt			
03/02/2021 11:43:52			
PACER Login:	malcolmbk	Client Code:	
Description:	Docket Report	Search Criteria:	19-12129-TWD Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
Billable Pages:	4	Cost:	0.40

**EXHIBIT 2**

FILED

2019 JUN 19 PM 3:12

M. L. HATCHER, CLERK  
U.S. BANKRUPTCY COURT  
W.D. OF WA AT SEATTLE

BY \_\_\_\_\_ OFP CLK

 Check if this is an  
amended filing

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Western District of Washington		
Case number	<b>19-12129</b>	
	(If known)	

**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets****Your assets**

Value of what you own

- |   |                             |
|---|-----------------------------|
| 1. Schedule A/B: Property (Official Form 106A/B)                  | <b>Your assets</b>          |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ <u>855,000.00</u>        |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ <u>14,850.00</u>         |
| 1c. Copy line 63, Total of all property on Schedule A/B .....     | <b>\$ <u>869,850.00</u></b> |

**Part 2: Summarize Your Liabilities****Your liabilities**

Amount you owe

- |  |                               |
|--|-------------------------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  | <b>Your liabilities</b>       |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D ..... | \$ <u>0.00</u>                |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  |                               |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....                              | \$ <u>0.00</u>                |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....                           | <b>+ \$ <u>655,000.00</u></b> |
|  | <b>Your total liabilities</b> |
|  | <b>\$ <u>655,000.00</u></b>   |

**Part 3: Summarize Your Income and Expenses**

- |   |                    |
|---|--------------------|
| 4. Schedule I: Your Income (Official Form 106I)                   |                    |
| Copy your combined monthly income from line 12 of Schedule I..... | \$ <u>6,008.00</u> |
| 5. Schedule J: Your Expenses (Official Form 106J)                 |                    |
| Copy your monthly expenses from line 22c of Schedule J.....       | \$ <u>5,873.00</u> |

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.**

\$ 6008.00

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ 0.00

9g. Total. Add lines 9a through 9f. \$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
United States Bankruptcy Court for the: <u>WESTERN</u> District of <u>WASHINGTON</u>		
Case number	19-12129	

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

###### 1.1. 15314 SE 20th Street

Street address, if available, or other description

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D, Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 670,000.00 \$ 379,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 792330-0270

If you own or have more than one, list here:

###### 1.2. 931 S 32nd Street

Street address, if available, or other description

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D, Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 480,000.00 \$ 273,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 948576-0100

Debtor 1

**Romuald Zuchowski**

First Name Middle Name

Last Name

Case number (*if known*) **19-12129****1.3. 3512 NE 9th Street**

Street address, if available, or other description

**Renton WA 98056**  
City State ZIP Code**What is the property?** Check all that apply.

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

**Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.****Current value of the entire property? Current value of the portion you own?**  
\$ 360,000.00 \$ 230,000.00**King County**

County

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

 **Check if this is community property (see instructions)****Other information you wish to add about this item, such as local property identification number:** 042500-0205**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.** →

\$ 855,000.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No  
 Yes

**3.1. Make:****VW**

Model:

**Passat**

Year:

**1996**

Approximate mileage:

**273000**

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.****Current value of the entire property? Current value of the portion you own?**  
\$ 700.00 \$ 700.00 **Check if this is community property (see instructions)**

If you own or have more than one, describe here:

**3.2. Make:****Toyota**

Model:

**Rav4**

Year:

**2000**

Approximate mileage:

**230000**

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.****Current value of the entire property? Current value of the portion you own?**  
\$ 3,000.00 \$ 3,000.00 **Check if this is community property (see instructions)**

Debtor 1

Romuald Zuchowski

First Name Middle Name

Last Name

Case number (if known) 19-12129

3.3. Make: Lexus  
 Model: GS300  
 Year: 2001  
 Approximate mileage: 135000

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 3,500.00 \$ 3,500.00

3.4. Make: Audi  
 Model: A6  
 Year: 1996  
 Approximate mileage: 167000

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 2,000.00 \$ 2,000.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

4.1. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here ..... →

\$ 9,200.00

Debtor 1

Romuald Zuchowski

First Name Middle Name

Last Name

Case number (if known) 19-12129

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....

Appliances, furniture, china

\$ 1,500.00

**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....

TV, computers, printers, photo cameras

\$ 1,500.00

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....

books, photographs, art

\$ 500.00

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis, canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....

sport equipment- skis, bicycles

\$ 300.00

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....

\$ 0.00

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....

shoes &amp; clothes

\$ 400.00

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....

\$ 0.00

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....

\$ 0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

\$ 0.00

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ 4,200.00

Debtor 1

Romuald Zuchowski

First Name Middle Name

Last Name

Case number (if known) 19-12129

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash****Examples:** Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- No  
 Yes .....

Cash: ..... \$ 35.00

**17. Deposits of money****Examples:** Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- No  
 Yes .....

Institution name:

17.1. Checking account:	Chase	\$ 1,380.00
17.2. Checking account:	Ukrainian Federal Credit Union	\$ 20.00
17.3. Savings account:	Chase	\$ 0.00
17.4. Savings account:	Ukrainian Federal Credit Union	\$ 15.00
17.5. Certificates of deposit:		\$
17.6. Other financial account:		\$
17.7. Other financial account:		\$
17.8. Other financial account:		\$
17.9. Other financial account:		\$

**18. Bonds, mutual funds, or publicly traded stocks****Examples:** Bond funds, investment accounts with brokerage firms, money market accounts

- No  
 Yes .....

Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- No  
 Yes. Give specific information about them .....

Name of entity:

Name of entity:	% of ownership:	
_____	0%	%
_____	0%	\$ _____
_____	0%	\$ _____

Debtor 1 **Romuald Zuchowski**  
First Name Middle Name Last NameCase number (if known) **19-12129****20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them.....

Issuer name:

---



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\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_
**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: \_\_\_\_\_ \$ \_\_\_\_\_

Pension plan: **Western Metal & Industry Plan** \$ **0.00**

IRA: \_\_\_\_\_ \$ \_\_\_\_\_

Retirement account: \_\_\_\_\_ \$ \_\_\_\_\_

Keogh: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes .....

Institution name or individual:

Electric: \_\_\_\_\_ \$ \_\_\_\_\_

Gas: \_\_\_\_\_ \$ \_\_\_\_\_

Heating oil: \_\_\_\_\_ \$ \_\_\_\_\_

Security deposit on rental unit: \_\_\_\_\_ \$ \_\_\_\_\_

Prepaid rent: \_\_\_\_\_ \$ \_\_\_\_\_

Telephone: \_\_\_\_\_ \$ \_\_\_\_\_

Water: \_\_\_\_\_ \$ \_\_\_\_\_

Rented furniture: \_\_\_\_\_ \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes .....

Issuer name and description:

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\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Debtor 1

Romuald Zuchowski

First Name Middle Name

Last Name

Case number (if known) 19-12129

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____	\$ _____
_____	\$ _____
_____	\$ _____

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them....

_____	\$ _____
-------	----------

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them....

_____	\$ _____
-------	----------

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them....

_____	\$ _____
-------	----------

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal:	\$ _____
State:	\$ _____
Local:	\$ _____

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....

Alimony:	\$ _____
Maintenance:	\$ _____
Support:	\$ _____
Divorce settlement:	\$ _____
Property settlement:	\$ _____

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information.....

_____	\$ _____
-------	----------

Debtor 1

**Romuald Zuchowski**

First Name      Middle Name

Last Name

Case number (if known) **19-12129****31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company  
of each policy and list its value....

Company name:

Beneficiary:

Surrender or refund value:

<hr/>	<hr/>	<hr/>	\$ _____
<hr/>	<hr/>	<hr/>	\$ _____
<hr/>	<hr/>	<hr/>	\$ _____

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information.....

<hr/>	\$ _____
-------	----------

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim.....

<hr/>	\$ _____
-------	----------

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....

<hr/>	\$ _____
-------	----------

**35. Any financial assets you did not already list** No Yes. Give specific information.....

<hr/>	\$ _____
-------	----------

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**\$ **1,450.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned** No Yes. Describe.....

<hr/>	\$ _____
-------	----------

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No Yes. Describe.....

<hr/>	\$ _____
-------	----------

Debtor 1 **Romuald Zuchowski**  
First Name Middle Name Last NameCase number (if known) **19-12129****40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No Yes. Describe.....

	\$ _____
--	----------

**41. Inventory** No Yes. Describe.....

	\$ _____
--	----------

**42. Interests in partnerships or joint ventures** No Yes. Describe.....

Name of entity:

% of ownership:

_____	% _____	\$ _____
_____	% _____	\$ _____
_____	% _____	\$ _____

**43. Customer lists, mailing lists, or other compilations** No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

	\$ _____
--	----------

**44. Any business-related property you did not already list** No Yes. Give specific information .....

	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here**

	<b>0.00</b>
--	-------------

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

<b>Current value of the portion you own?</b>
Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

 No Yes.....

	\$ _____
--	----------

Debtor 1 **Romuald Zuchowski**  
First Name Middle Name Last NameCase number (if known) **19-12129****48. Crops—either growing or harvested**

- No  
 Yes. Give specific information.....

	\$ _____
--	----------

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- No  
 Yes.....

	\$ _____
--	----------

**50. Farm and fishing supplies, chemicals, and feed**

- No  
 Yes.....

	\$ _____
--	----------

**51. Any farm- and commercial fishing-related property you did not already list**

- No  
 Yes. Give specific information.....

	\$ _____
--	----------

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** → **\$ 0.00****Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.....

	\$ _____
	\$ _____
	\$ _____

**54. Add the dollar value of all of your entries from Part 7. Write that number here** → **\$ 0.00****Part 8: List the Totals of Each Part of this Form****55. Part 1: Total real estate, line 2** → **\$ 855,000.00****56. Part 2: Total vehicles, line 5** **\$ 9,200.00****57. Part 3: Total personal and household items, line 15** **\$ 4,200.00****58. Part 4: Total financial assets, line 36** **\$ 1,450.00****59. Part 5: Total business-related property, line 45** **\$ 0.00****60. Part 6: Total farm- and fishing-related property, line 52** **\$ 0.00****61. Part 7: Total other property not listed, line 54** **+\$ 0.00****62. Total personal property. Add lines 56 through 61.** **\$ 14,850.00** Copy personal property total → **+\$ 14,850.00****63. Total of all property on Schedule A/B. Add line 55 + line 62.** **\$ 869,850.00**

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
United States Bankruptcy Court for the: Western District of Washington		
Case number (if known)	<b>19-12129</b>	

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: <u>Real Estate</u>	\$ <u>855,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from <i>Schedule A/B</i> : <u>1.1</u>			
Brief description: <u>Vehicles</u>	\$ <u>9,200.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from <i>Schedule A/B</i> : <u>1.2</u>			
Brief description: <u>Household Items</u>	\$ <u>4,200</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from <i>Schedule A/B</i> : <u>1.3</u>			

3. Are you claiming a homestead exemption of more than \$170,360?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

**Debtor 1**

## Romuald Zuchowski

**First Name**      **Middle Name**      **Last Name**

Case number (if known) 19-12129

**Part 2: Additional Page**

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: Western District of Washington		
Case number (if known)	<b>19-12129</b>	

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2.1	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral If there is none, enter \$0	Column C Unsecured portion of claim Enter amount or \$0
Creditor's Name		\$ _____	\$ _____	\$ _____
Number Street				
City State ZIP Code				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Who owes the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number			
Creditor's Name		\$ _____	\$ _____	\$ _____
Number Street				
City State ZIP Code				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Who owes the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number			
Add the dollar value of your entries in Column A on this page. Write that number here.				

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Western District of Washington			
Case number (if known)	19-12129		

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  
 (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
	Number Street	When was the debt incurred?			
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.			
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes				

2.2	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
	Number Street	When was the debt incurred?			
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.			
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1

Romuald Zuchowski

First Name Middle Name

Last Name

Case number (if known)

19-12129

**Part 1: Your PRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim amount	Priority amount	Nonpriority amount
--------------------	-----------------	--------------------

Priority Creditor's Name

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

**Type of PRIORITY unsecured claim:**

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Is the claim subject to offset?

- No  
 Yes

Priority Creditor's Name

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

**Type of PRIORITY unsecured claim:**

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Is the claim subject to offset?

- No  
 Yes

Priority Creditor's Name

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

**Type of PRIORITY unsecured claim:**

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Is the claim subject to offset?

- No  
 Yes

Debtor 1

Romuald Zuchowski

First Name

Middle Name

Last Name

Case number (if known)

19-12129

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.****Total claim****4.1 Select Portfolio Servicing, Inc Inc**

Nonpriority Creditor's Name

PO BOX 65250

Number Street

Salt Lake City

UT

84165

City

State

ZIP Code

Last 4 digits of account number 8 7 7 8\$ 301,000.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Kane Cty Case # 10CH31229

**4.2 Bayview Loan Servicing, LLC**

Nonpriority Creditor's Name

4425 Ponce de Leon Blvd. 5th Floor

Number Street

Coral Gables,

FL

33146

City

State

ZIP Code

Last 4 digits of account number 2 9 8 8\$ 221,000.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Kane Cty Case # 10CH31229

**4.3 Chase**

Nonpriority Creditor's Name

PO BOX 469030

Number Street

Glendale

CO

80246

City

State

ZIP Code

Last 4 digits of account number 4 9 4 6\$ 157,000.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Kane Cty Case # 10CH31229

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129****Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

**Trustee Corps**

Nonpriority Creditor's Name

**500 Union Street, Suite 620**

Number Street  
**Seattle WA 98101**  
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **2 9 8 8**\$ **221,000.0**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Kane City Case # 10CH31229**

**Trustee Corps**

Nonpriority Creditor's Name

**17100 Gillette Ave**

Number Street  
**Irving CA 92614**  
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **2 9 8 8**\$ **221,000.0**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Kane City Case # 10CH31229**

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number \$ 

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) 19-12129

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

6. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Number Street \_\_\_\_\_

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

City State ZIP Code \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) 19-12129**Part 4:****Add the Amounts for Each Type of Unsecured Claim**

- 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.**  
**Add the amounts for each type of unsecured claim.**

**Total claims from Part 1**

<p>6a. Domestic support obligations</p> <p>6b. Taxes and certain other debts you owe the government</p> <p>6c. Claims for death or personal injury while you were intoxicated</p> <p>6d. Other. Add all other priority unsecured claims. Write that amount here.</p>	<p>6a. \$ <u>0.00</u></p> <p>6b. \$ <u>0.00</u></p> <p>6c. \$ <u>0.00</u></p> <p>6d. + \$ <u>0.00</u></p>
--	---

**6e. Total.** Add lines 6a through 6d.

**Total claim**

<p>6e. Total. Add lines 6a through 6d.</p>	<p>\$ <u>0.00</u></p>
--	-----------------------

**Total claims from Part 2**

<p>6f. Student loans</p> <p>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>6h. Debts to pension or profit-sharing plans, and other similar debts</p> <p>6i. Other. Add all other nonpriority unsecured claims. Write that amount here.</p>	<p>6f. \$ <u>0.00</u></p> <p>6g. \$ <u>0.00</u></p> <p>6h. \$ <u>0.00</u></p> <p>6i. + \$ <u>855,000.00</u></p>
--	---

**6j. Total.** Add lines 6f through 6i.

**Total claim**

<p>6j. Total. Add lines 6f through 6i.</p>	<p>\$ <u>855,000.00</u></p>
--	-----------------------------

Fill in this information to identify your case:

Debtor	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
Last Name		
Debtor 2 (Spouse if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: Western District of Washington		
Case number (If known)	<b>19-12129</b>	

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

	<b>Person or company with whom you have the contract or lease</b>		<b>State what the contract or lease is for</b>
2.1	Name		
	Number	Street	
	City	State	ZIP Code
2.2	Name		
	Number	Street	
	City	State	ZIP Code
2.3	Name		
	Number	Street	
	City	State	ZIP Code
2.4	Name		
	Number	Street	
	City	State	ZIP Code
2.5	Name		
	Number	Street	
	City	State	ZIP Code

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: <b>Western District of Washington</b>		
Case number (If known)	<b>19-12129</b>	

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No  
 Yes. In which community state or territory did you live? Washington. Fill in the name and current address of that person.

Ivona Z. Jones

Name of your spouse, former spouse, or legal equivalent

931 S 32nd Street

Number Street

Renton

WA

98055

City

State

ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply

3.1

Name \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Number Street \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Schedule G, line \_\_\_\_\_

3.2

Name \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Number Street \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Schedule G, line \_\_\_\_\_

3.3

Name \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Number Street \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:		
Debtor 1	<b>Romuald Zuchowski</b>	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Western District of Washington		
Case number (if known)	<b>19-12129</b>	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106l

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Senior Telecom Analyst</u>	
Employer's name	<u>3MD Inc</u>	
Employer's address	<u>18300 Redmond Way</u> Number Street <u>Redmond</u> <u>WA</u> <u>98052</u> City                State                ZIP Code	
How long employed there?	<u>3 years</u>	

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or  
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 6,800.00\$ \_\_\_\_\_

3. Estimate and list monthly overtime pay.

3. + \$ 0.00+ \$ \_\_\_\_\_

4. Calculate gross income. Add line 2 + line 3.

4. \$ 6,800.00\$ \_\_\_\_\_

Debtor 1 Romuald Zuchowski  
First Name Middle Name Last Name

Case number (if known) 19-12129

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here.....</b>	<b>→ 4. \$ 6,800.00</b>	\$ _____
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,002.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ 90.00	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
<b>6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.</b>	<b>6. \$ 1,092.00</b>	\$ _____
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	<b>7. \$ 5,708.00</b>	\$ _____
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ 300.00	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____
8e. Social Security	8e. \$ 0.00	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ 0.00	\$ _____
8g. Pension or retirement income	8g. \$ 0.00	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____
<b>9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.</b>	<b>9. \$ 300.00</b>	\$ _____
<b>10. Calculate monthly income. Add line 7 + line 9.</b> <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	<b>10. \$ 6,008.00</b>	<b>+ \$ 6,008.00 = \$ 6,008.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____</small>	<b>11. + \$ _____</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i>, if it applies</b>	<b>12. \$ 6,008.00</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<input checked="" type="checkbox"/> No.	
	<input type="checkbox"/> Yes. Explain: _____	

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
United States Bankruptcy Court for the: Western District of Washington		
Case number (if known)	<b>19-12129</b>	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:  
 MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input type="checkbox"/> No <input type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses  
4. \$ 2,340.00

If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \$ \_\_\_\_\_  
 4b. \$ \_\_\_\_\_  
 4c. \$ 200.00  
 4d. \$ \_\_\_\_\_

Debtor 1 Romuald Zuchowski  
 First Name Middle Name Last Name

Case number (if known) 19-12129

<b>Your expenses</b>	
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>100.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>50.00</u>
6d. Other. Specify: _____	6d. \$ _____
7. Food and housekeeping supplies	7. \$ _____
8. Childcare and children's education costs	8. \$ _____
9. Clothing, laundry, and dry cleaning	9. \$ _____
10. Personal care products and services	10. \$ _____
11. Medical and dental expenses	11. \$ _____
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ _____
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ _____
14. Charitable contributions and religious donations	14. \$ _____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>110.00</u>
15d. Other insurance. Specify: _____	15d. \$ _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>sales tax</u>	16. \$ <u>50.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ _____
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>2,723.00</u>
20b. Real estate taxes	20b. \$ _____
20c. Property, homeowner's, or renter's insurance	20c. \$ _____
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>200.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>50.00</u>

Debtor 1 Romuald Zuchowski  
 First Name Middle Name Last Name

Case number (*if known*) 19-12129

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 5,873.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 5,873.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ 6,008.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 5,873.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 135.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: Western District of Washington		
Case number (If known)	19-12129	

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

- Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
931 S 32nd Street Number Street	From _____ To _____	Number Street	From _____ To _____
Renton WA 98055 City State ZIP Code	City	State ZIP Code	Same as Debtor 1
Number Street	From _____ To _____	Number Street	From _____ To _____
City State ZIP Code	City	State ZIP Code	Same as Debtor 1

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2: Explain the Sources of Your Income

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No  
 Yes. Fill in the details.

From January 1 of current year until  
 the date you filed for bankruptcy:

For last calendar year:

(January 1 to December 31, 2018)  
 YYYY

For the calendar year before that:

(January 1 to December 31, 2017)  
 YYYY

Debtor 1	Debtor 2
<b>Sources of Income Check all that apply.</b>	<b>Sources of Income Check all that apply.</b>
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>Gross Income (before deductions and exclusions)</b> \$ 21,000.00	<b>Gross Income (before deductions and exclusions)</b> \$ _____
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>Gross Income (before deductions and exclusions)</b> \$ 95,797.00	<b>Gross Income (before deductions and exclusions)</b> \$ _____
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>Gross Income (before deductions and exclusions)</b> \$ 82,923.00	<b>Gross Income (before deductions and exclusions)</b> \$ _____

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No  
 Yes. Fill in the details.

From January 1 of current year until  
 the date you filed for bankruptcy:

For last calendar year:

(January 1 to December 31, 2018)  
 YYYY

For the calendar year before that:

(January 1 to December 31, 2017)  
 YYYY

Debtor 1	Debtor 2
<b>Sources of Income Describe below.</b>	<b>Sources of Income Describe below.</b>
<b>Gross income from each source (before deductions and exclusions)</b> \$ 8,500.00 \$ _____ \$ _____ \$ _____	<b>Gross income from each source (before deductions and exclusions)</b> \$ _____ \$ _____ \$ _____ \$ _____
<b>rental income</b>	<b>rental income</b>
<b>Gross income from each source (before deductions and exclusions)</b> \$ 30,000.00 \$ _____ \$ _____ \$ _____	<b>Gross income from each source (before deductions and exclusions)</b> \$ _____ \$ _____ \$ _____
<b>rental income</b>	<b>rental income</b>
<b>Gross income from each source (before deductions and exclusions)</b> \$ 33,900.00 \$ _____ \$ _____ \$ _____	<b>Gross income from each source (before deductions and exclusions)</b> \$ _____ \$ _____ \$ _____

Debtor 1 Romuald Zuchowski  
 First Name Middle Name Last Name

Case number (if known) 19-12129

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Date of payment	Total amount paid	Amount you still owe	Was this payment for...
Number Street		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
City State ZIP Code				
Number Street		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
City State ZIP Code				
Number Street		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
City State ZIP Code				

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

- 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
 Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No  
 Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Number Street		\$	\$	
City State ZIP Code		\$	\$	
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

- 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- No  
 Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$	\$	
City State ZIP Code		\$	\$	
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____ _____	Court Name _____ Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____ _____ _____	Court Name _____ Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title _____ _____ _____	Court Name _____ Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____ _____ _____	Court Name _____ Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____  Number Street _____  City _____ State _____ ZIP Code _____	Explain what happened _____	\$ _____
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
Creditor's Name _____  Number Street _____  City _____ State _____ ZIP Code _____	Explain what happened _____	\$ _____
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 Romuald Zuchowski  
 First Name Middle Name Last Name

Case number (if known) 19-12129

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street			\$ _____
City State ZIP Code	Last 4 digits of account number: XXXX-_____		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Date you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number Street			\$ _____
City State ZIP Code			
Person's relationship to you			
Gifts with a total value of more than \$600 per person	Describe the gifts	Date you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number Street			\$ _____
City State ZIP Code			
Person's relationship to you			

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

No

Yes. Fill in the details for each gift or contribution.

<b>Gifts or contributions to charities that total more than \$600</b>	<b>Describe what you contributed</b>	<b>Date you contributed</b>	<b>Value</b>
Charity's Name  _____  _____			\$ _____  \$ _____
Number Street  _____			
City State ZIP Code  _____			

**Part 6: List Certain Losses**

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

No

Yes. Fill in the details.

<b>Describe the property you lost and how the loss occurred</b>	<b>Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small></b>	<b>Date of your loss</b>	<b>Value of property lost</b>
_____	_____		\$ _____

**Part 7: List Certain Payments or Transfers**

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

<b>Description and value of any property transferred</b>	<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
Person Who Was Paid  _____		\$ _____
Number Street  _____		\$ _____
City State ZIP Code  _____		
Email or website address  _____		
Person Who Made the Payment, if Not You  _____		

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

<b>Description and value of any property transferred</b>			<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
Person Who Was Paid				\$ _____
Number Street				\$ _____
City State ZIP Code				
Email or website address				
Person Who Made the Payment, if Not You				

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
 Do not include any payment or transfer that you listed on line 16.

- No  
 Yes. Fill in the details.

<b>Description and value of any property transferred</b>			<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
Person Who Was Paid				\$ _____
Number Street				\$ _____
City State ZIP Code				\$ _____

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
 Do not include gifts and transfers that you have already listed on this statement.

- No  
 Yes. Fill in the details.

<b>Description and value of property transferred</b>	<b>Describe any property or payments received or debts paid in exchange</b>	<b>Date transfer was made</b>
Person Who Received Transfer		
Number Street		
City State ZIP Code		
Person's relationship to you _____		
Person Who Received Transfer		
Number Street		
City State ZIP Code		
Person's relationship to you _____		

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- No  
 Yes. Fill in the details.

<b>Description and value of the property transferred</b>		<b>Date transfer was made</b>
Name of trust _____  _____		
		_____

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No  
 Yes. Fill in the details.

<b>Last 4 digits of account number</b>	<b>Type of account or instrument</b>	<b>Date account was closed, sold, moved, or transferred</b>	<b>Last balance before closing or transfer</b>
Name of Financial Institution _____  Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Checking _____ <input type="checkbox"/> Savings _____ <input type="checkbox"/> Money market _____ <input type="checkbox"/> Brokerage _____ <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____  Number Street _____  City _____ State _____ ZIP Code _____	<input type="checkbox"/> Checking _____ <input type="checkbox"/> Savings _____ <input type="checkbox"/> Money market _____ <input type="checkbox"/> Brokerage _____ <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No  
 Yes. Fill in the details.

<b>Name of Financial Institution</b>	<b>Who else had access to it?</b>	<b>Describe the contents</b>	<b>Do you still have it?</b>
Number Street _____  City _____ State _____ ZIP Code _____	Name _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No  
 Yes. Fill in the details.

Who else has or had access to it?	Describe the contents.	Do you still have it?
Name		<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street		
City State ZIP Code		
City State ZIP Code		

#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No  
 Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$ _____
Number Street		
City State ZIP Code	City State ZIP Code	

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Governmental unit		
Number Street		
City State ZIP Code		
City State ZIP Code		

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

**25. Have you notified any governmental unit of any release of hazardous material?**

- No  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	
Number Street	Number Street	
City	State ZIP Code	
City	State ZIP Code	

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- No  
 Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title	Court Name	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Number Street		
Case number	City State ZIP Code	

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

**Terrapax, Inc**  
 Business Name  
**931 S 32nd Street**  
 Number Street  
**Renton WA 98055**  
 City State ZIP Code

Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN
Property Management	EIN: <u>8 1 - 3 4 7 4 6 3 6</u>
Name of accountant or bookkeeper	Dates business existed
	From <u>07/11/2016</u> To <u>06/19/2019</u>
Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN
	EIN: _____
Name of accountant or bookkeeper	Dates business existed
	From _____ To _____

Debtor 1 **Romuald Zuchowski**  
 First Name Middle Name Last Name

Case number (if known) **19-12129**

<b>Business Name</b>		<b>Describe the nature of the business</b>	<b>Employer identification number Do not include Social Security number or ITIN</b>
<b>Number Street</b>		<b>Name of accountant or bookkeeper</b>	<b>EIN:</b> _____ <b>Date business existed</b>
<b>City</b>	<b>State</b>	<b>ZIP Code</b>	<b>From</b> _____ <b>To</b> _____

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- No  
 Yes. Fill in the details below.



**Name** \_\_\_\_\_ **MM / DD / YYYY** \_\_\_\_\_  
**Number Street** \_\_\_\_\_  
**City** \_\_\_\_\_ **State** \_\_\_\_\_ **ZIP Code** \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this **Statement of Financial Affairs** and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**x**

Signature of Debtor 1

**x**

Signature of Debtor 2

Date 6/19/2019

Date \_\_\_\_\_

Did you attach additional pages to **Your Statement of Financial Affairs for Individuals Filing for Bankruptcy** (Official Form 107)?

- No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No  
 Yes. Name of person \_\_\_\_\_

Attach the **Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<b>Romuald Zuchowski</b>		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Western District of Washington			
Case number <b>19-12129</b> (if known)			

Check if this is an amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

- For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

##### Identify the creditor and the property that is collateral

##### What do you intend to do with the property that secures a debt?

##### Did you claim the property as exempt on Schedule C?

Creditor's name:

Surrender the property.

No

Description of property securing debt:

- Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]: \_\_\_\_\_

Yes

Creditor's name:

Surrender the property.

No

Description of property securing debt:

- Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]: \_\_\_\_\_

Yes

Creditor's name:

Surrender the property.

No

Description of property securing debt:

- Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]: \_\_\_\_\_

Yes

Creditor's name:

Surrender the property.

No

Description of property securing debt:

- Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]: \_\_\_\_\_

Yes

Debtor 1

**Romuald Zuchowski**

First Name Middle Name

Last Name

Case number (if known) 19-12129**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases****Will the lease be assumed?**

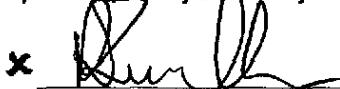
Lessor's name:

 No YesDescription of leased  
property:

Lessor's name:

 No YesDescription of leased  
property:**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.



Signature of Debtor 1

Date 6/19/19  
MM / DD / YYYY


Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

**EXHIBIT 3**

# Delaware

The First State

Page 1

**I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF AMENDMENT OF "BAYVIEW LOAN SERVICING, LLC", CHANGING ITS NAME FROM "BAYVIEW LOAN SERVICING, LLC" TO "COMMUNITY LOAN SERVICING, LLC", FILED IN THIS OFFICE ON THE SIXTEENTH DAY OF SEPTEMBER, A.D. 2020, AT 8:54 O'CLOCK A.M.**

**AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF AMENDMENT IS THE TWENTY-EIGHTH DAY OF SEPTEMBER, A.D. 2020.**



Jeffrey W. Bullock, Secretary of State



3700808 8100  
SR# 20207295191

You may verify this certificate online at [corp.delaware.gov/authver.shtml](http://corp.delaware.gov/authver.shtml)

Authentication: 203677673  
Date: 09-17-20

**STATE OF DELAWARE  
CERTIFICATE OF AMENDMENT**

1. Name of Limited Liability Company: Bayview Loan Servicing, LLC

2. The Certificate of Formation of the limited liability company is hereby amended as follows:

Bayview Loan Servicing, LLC is changing its name to Community Loan Servicing, LLC effective September 28, 2020

**IN WITNESS WHEREOF**, the undersigned have executed this Certificate on the 29th day of July, A.D. 2020.

DocuSigned by:  
By: Brian E. Bomstein  
77E51620648D4B9  
Authorized Person(s)

Name: Brian E. Bomstein

Print or Type

State of Delaware  
Secretary of State  
Division of Corporations  
Delivered 08:54 AM 09/16/2020  
FILED 08:54 AM 09/16/2020  
SR 20207295191 - File Number 3700808

**CERTIFICATE OF SERVICE**

I hereby certify that on March 3, 2021, I electronically filed the foregoing document:

**COMMUNITY LOAN SERVICING, LLC'S MOTION TO DISMISS PLAINTIFF'S  
COMPLAINT FOR FAILURE TO STATE A CLAIM UPON WHICH RELIEF CAN BE  
GRANTED; MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT THEREOF**

with the Clerk of the Court using the CM/ECF system and I hereby certify that I have mailed by United States Postal Service the document to the following on March 3, 2021:

Romuald Zuchowski  
P.O. Box 59142  
Renton, WA 98058

Dated: March 3, 2021

/s/ Christina Valenzuela

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Christina Valenzuela

An employee of Malcolm ♦ Cisneros, ALC